

EXHIBIT

“J”



**MIDLAND
LOAN
SERVICES**

January 09, 2020

MBMK Property Holdings LLC
Attn: Matthew Breen
808 N Henderson Rd
King of Prussia , PA 19406

RE: MBMK Property Holdings LLC, ("Borrower")
Prosp ID 65 Summary Collateral Record, ("Property")
Midland No. 030501664 ("Loan")

NOTICE OF DEFAULT AND INTENT OF FORECLOSURE

Dear Borrower:

On or about September 27, 2018, you executed that certain Promissory Note in the original principal amount of \$1,120,700.00 ("Note"), payable to Original Lender ("Original Lender") and secured by that certain Deed of Trust, Loan Agreement, Assignments of Rents, ("Deed") of equal date referencing the above described Property. The Note, Deed of Trust, Loan Agreement, and Assignment of Rents are collectively referred to as the Loan Documents. The Lender's interest in the Loan Documents was assigned to Wilmington Trust NA as Trustee for CoreVest American Finance 2018-2, its successors and/or assigns ("Lender"). Midland Loan Services, a PNC Real Estate Business as Master Servicer , Midland Loan Services, a PNC Real Estate Business is the special servicer for the Lender and in such capacity makes this demand.

You are in default under the Loan Documents due to a Guarantor filing Chapter 7 bankruptcy in the Eastern District of Pennsylvania on or about August, 30th 2019.

Member of The PNC Financial Services Group
10851 Mastin, Suite 300

Overland Park , KS 66210
www.pnc.com/midland

Midland No. 030501664
Demand Letter

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Please remit certified funds, payable to Midland Loan Services, a PNC Real Estate Business, to:

Payment Mailing Address	Payment Overnight Address	Payment Wiring Instructions
Midland Loan Services, Inc.	Midland Loan Services, Inc.	PNC Bank NA
PNC Bank Lockbox	PNC Bank Lockbox	ABA#: 043000096
Lockbox Number 828626	c/o Bank of Oklahoma, Lockbox 2585	Midland Loan Services
P.O. Box 828626	6242 East 41st Street	Credit #: 1006967647
Philadelphia, PA 19182-8626	Tulsa, OK 74135	Ref Loan #: 030501664

Failure to cure the default as noticed by January 19, 2020 will result in Midland, on behalf of the Lender, pursuing all remedies available under the Loan Documents, including acceleration of the balance of Note, foreclosure of the Property and/or the appointment of a receiver. Further, you are hereby notified that any collateral, including fixtures, rent receivables, rent proceeds or any other collateral in your possession is to be held in trust for the Lender in accordance with the Loan Documents.

Neither this letter nor any contact between you and Midland nor any failure or delay by the Lender or Midland in exercising any of the rights granted pursuant to the Loan Documents shall operate as a waiver, modification or alteration thereof. This notice and the description of the defaults contained herein are not intended to be and shall not be interpreted as a waiver by the Lender of any other defaults which may now exist under the terms of the Loan Documents. The Lender hereby reserves all rights and remedies available under the Loan Documents and/or applicable law.

In addition, I will also require the following operating documents prior to loan reinstatement:

- * 2018 Property Financials
- * 2019 YTD Property Financials
- * Personal financial statements of the Borrower
- * Personal financial statements of the Guarantor
- * The last two years of tax returns for the Guarantor

Please be advised that I may plan to inspect the Property in the future. At that time, I would require access to all vacant units, common areas, maintenance areas and storage areas. I will also require access to the occupied units. I will provide you notice once travel plans are finalized so that you can notify the tenants of the inspection in accordance with lease terms and applicable law.

If you have any questions regarding this notice or matter, you are urged to contact me immediately at (913) 521-6547.

Sincerely,

Midland Loan Services, a division of PNC Bank, National Association



Matthew Merritt

(913) 521-6547

matthew.merritt@pnc.com

CC: Matthew Stephen Breen

CC: MBMK Asset Management LLC

CC: Mohsin Khawaja

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